

FORM L144

Notice of Intent to Close Chapter 7 Case Without Entry of Discharge Due to Failure to File  
Financial Management Course Certificate (Official Form 23) (v.12.10)

14-10665 – A – 7

	<p align="center"><b>UNITED STATES BANKRUPTCY COURT</b>  <b>Eastern District of California</b></p> <p align="center"><b>Robert E. Coyle United States Courthouse</b>  <b>2500 Tulare Street, Suite 2501</b>  <b>Fresno, CA 93721-1318</b></p> <p align="center">(559) 499-5800  <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a>  M-F 9:00 AM – 4:00 PM</p>	<p align="center"><b>FILED</b></p> <p align="center"><b>5/6/14</b></p> <p align="center">CLERK, U.S. BANKRUPTCY COURT  EASTERN DISTRICT OF CALIFORNIA</p> <p align="center">auto</p>
<p align="center"><b>NOTICE OF INTENT TO CLOSE CHAPTER 7 CASE  WITHOUT ENTRY OF DISCHARGE DUE TO FAILURE TO FILE FINANCIAL  MANAGEMENT COURSE CERTIFICATE (OFFICIAL FORM 23)</b></p>		
<p><b>Case Number:</b> 14-10665 – A – 7</p>		
<p><b>Debtor Name(s) and Address(es):</b></p> <p>Cynthia Arellano  5821 E Butler Ave  Fresno, CA 93727</p>		
<p>Under the Federal Rules of Bankruptcy Procedure, the Clerk of the Court may close a chapter 7 case without entry of a discharge if Official Form 23, <i>Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management</i>, is not filed by the debtor(s) within 60 days after the date first set for the meeting of creditors under § 341 of the Bankruptcy Code, and the case is otherwise eligible for closing. Forty-five (45) days have now passed since the date first set for the meeting of creditors in this case and Official Form 23 has not been filed by the debtor(s).</p> <p><b>NOTICE IS HEREBY GIVEN THAT</b> this case may be closed without entry of a discharge unless Official Form 23, <i>Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management</i>, or a motion for extension of time to file Official Form 23, is filed <b>with the Clerk at the address shown above</b> on or before 05/20/2014. Once the case is closed without entry of a discharge, obtaining a discharge will require the filing of Official Form 23, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case).</p> <p><b>Official Form 23 is printed on the reverse of this notice for your convenience.</b> It is also available under "Official Forms" on the Forms and Publications page of the court's web site (<a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a>).</p>		

Dated: 5/6/14

Wayne Blackwelder  
Clerk of Court

Form B23 (Official Form 23) (12/08)

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of California**

**In re**

**Cynthia Arellano**  
 5821 E Butler Ave  
 Fresno, CA 93727

**Debtor(s).****Case Number****14-10665 – A – 7**

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
 COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete **one** of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

If a joint petition is filed, each spouse must complete and file a separate certification. Therefore, joint debtors may wish to photocopy this form before completing it.

☐ I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
 that on \_\_\_\_\_ (date) I completed an instructional course in personal financial  
 management provided by \_\_\_\_\_, an approved personal  
(Name of Provider)  
 financial management provider.  
 Certificate No. (if any): \_\_\_\_\_

– OR –

☐ I, \_\_\_\_\_, the debtor/joint debtor in the above-styled case, hereby certify  
(Printed name of debtor or joint debtor)  
 that no personal financial management course is required because of **[check the appropriate box]**:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States Trustee (or Bankruptcy Administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date: \_\_\_\_\_ Signature of Debtor or Joint Debtor: \_\_\_\_\_

**Instructions:** Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file with the Clerk of Court within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)